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# Cf Chetna Sinha



Chetna Sinha, Founder-Chairperson Mann Deshi Bank and Mann Deshi Foundation: Chetna Gala Sinha has been awarded the Nari Shakti Puraskar, India's highest civilian award for women who work in the area of women's empowerment. She has served as a Co-Chair of the World Economic Forum in Davos (2018), Switzerland and as a Co-Chair of Financial Inclusion at the W20 Summit (2018) in Argentina.

In 1996, Chetna Gala Sinha founded the Mann Deshi Foundation in Mhaswad, a drought-stricken area of Maharashtra, with the aim of economically and socially empowering rural women. The Mann Deshi Foundation also runs financial literacy classes, where women are taught the ropes of savings, investing, insurances and loans through modules that comprise games like Monopoly. According to the Foundation, there has been an increase of ₹13,200 in the average annual income of rural women after they've taken business development classes at the school.

In 1997, she set up the Mann Deshi Mahila Sahakari Bank - India's first bank for and by rural women. Today, the Mann Deshi Bank has 1,00,000 account holders, has loaned over \$50 million and regularly creates new financial products to support the needs of female micro-entrepreneurs.

Mann Deshi runs Business Schools, a Community Radio and a Chambers of Commerce for rural women micro entrepreneurs. To date, it has supported nearly half a million women.

# Cf 82<sup>nd</sup> Shetty Sir's Psychologic Corner



### ATTITUDE-100%

"Always watch your attitude, never forget to express your gratitude".

The term "ATTITUDE" summaries the way we think, feel and behave. Every challenge can be overcome with the right attitude. As we saw in Jan'22 article, attitude leads to 1+20+20+9+20+21+4+5 = 100%.

The attitude of a person is like a price tag it shows the worth of a person.

"Our attitude towards life determines life's attitude towards us" – John Michele

#### Right Attitude -Keep in Mind :-

- Always have a positive frame of mind
- Thoughts lead to actions, actions portray the attitude.
- Ensure right attitude is not miscommunicated as wrong attitude.
- > Attitude, not aptitude, will determine the altitude.
- Altitude also determines the magnitude of success
- Good attitude with poor / underprivileged will certainly make you rich.
- > Balanced attitude in every situation gives desired results

#### SPC Message:

"The most important thing you will ever wear is your attitude"



# Cf You be the Genie!!



You be the Genie!!

In the present with

Thoughts of future!

Clogged in mind but

Need the perfect couture!

What others would say,

Is kept on priority!

What our heart tries to say,

Is filtered for us by our society!

Just pause, and breathe deep!
Embrace the present, it's only for now!

Your steps are pre-written so take your leap!

You will sail through unscathed somehow!

So let's say:
Unless you are Dr Strange,
To unwind and relive the time!
Be the Genie of your magical life,
And live this gifted time!

# Cf 55th Shetty Sir's Quiz Corner

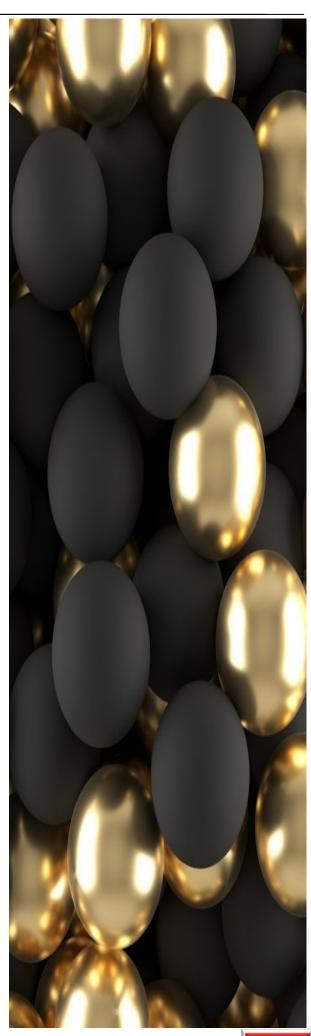
- A set of instructions that tells the hardware what to do and how to do is called \_\_\_\_\_\_.
- 2. The lease transfers of the asset to the lessee by the end of the lease term.
- 3. According to Union Budget 2022-23, Income from transfer of virtual assets to be taxed at \_\_\_\_\_.
- 4. Name the elite counter terrorism unit under the Ministry of Home Affairs.
- 5. GST is a based tax on the consumption of goods and services.

#### **Submit**

Click here to give the answers & suggestions

#### **SQC-Last month's answers**

- What does SAC in GST mean?
   Servicing Accounting Code
- 2. Which state won best state tableau of Republic Day parade 2022 : **Uttar Pradesh**
- 3. Name Government of India's agency to ensure food security through public distribution system: Food Corporation of India (FCI)
- 4. NITI in NITI Aayog stands for **National Institution for Transforming India**
- Name the highest mountain peak in India: Kanchenjunga



# Cf Knowledge Library

#### 1. Book of the month- Who Will Cry When You Die? by Robin Sharma

Do You Feel that life is slipping by so fast that you might never get the chance to live with the meaning, happiness and joy you know you deserve? If so, then this book will be the guiding light that leads you to a brilliant new way of living.

In this easy-to-read yet wisdom-rich manual, the author offers 101 simple solutions to lifes most complex problems, ranging from a little-known method for beating stress and worry to a powerful way to enjoy the journey while you create a legacy that lasts.

?When You Were Born, You Cried While The World Rejoiced. Live Your Life In Such A Way That When You Die, The World Cries While You Rejoice.?

#### 2. Word of the month: Staycation

A vacation spent in one's home country rather than abroad, or one spent at home and involving day trips to local attractions.

#### 3. Concept of the month: Cash Burn Rate

Burn rate is a measure related to how fast a company spends its available supply of cash. If companies burn cash too fast, they run the risk of running out of money and going out of business. If a company doesn't burn enough cash, it might not be investing in its future and may fall behind the competition

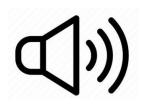
#### 4. Quite Interesting-Proud facts about our State: Karnataka

- Hubli is the only place in the country authorized to manufacture and supply of national flag in the country.
- The rock formation protected in Lalbagh Botanical Garden is 3000 million years old and hence a geological hotspot and protected area.
- The Ramanagara district in Karnataka is the main hub of raw silk production in the state and also
- Built in the year1891, the Oriental Library, located in Mysore is the oldest in India.
- Kautilya's Arthashastra the oldest manuscript is preserved in the Oriental Research Institute at Mysore.

- The state is home to various ancient art forms including Carnatic music, that originated during different ancient dynasties and survived the test of time to exist even in the modern era.
- The state is home to various ancient art forms that originated during different ancient dynasties and survived the test of time to exist even in the modern era.
- Vijayanagara Empire one of the most extravagant and royal kingdoms, was the most powerful and vibrant in entire South India.
- Mattur one of the villages in the state is well known for keeping up the culture of Sanatana Dharma and communicating in Sanskrit till date.
- The state has 3 UNESCO heritage sites Hampi, Pattadakal and Western Ghats

#### 5. Gita For Life-Chapter 1 Arjuna Vishaadha Yoga(Verse 21-22)

अर्जुन उवाच | सेनयोरुभयोर्मध्ये रथं स्थापय मेऽच्युत || 21|| यावदेतान्निरीक्षेऽहं योद्धुकामानवस्थितान् | कैर्मया सह योद्धव्यमस्मिन् रणसमुद्यमे || 22||



Arjun said: O Infallible One, please take my chariot to the middle of both armies, so that I may look at the warriors arrayed for battle, whom I must fight in this great combat.

#### 6. Mankuthimmana Kagga

ಮಾನವರೋ ದಾನವರೋ ಭೂಮಾತೆಯನು ತಣಿಸೆ ।ಶೋಣಿತವನೆರೆಯುವರು ಬಾಷ್ಪ ಸಲುವುದಿರೆ? ॥ ಏನು ಹಗೆ! ಏನು ಧಗೆ! ಏನು ಹೊಗೆ! ಯೀ ಧರಣಿ ।ಸೌನಿಕನ ಕಟ್ಟೆಯೇಂ? – ಮಂಕುತಿಮ್ಮ

Are these people men or demons? Instead of shedding little tears for the sake of mother earth they soak her in blood. What hatred! What heat (resulting from destruction because of the hatred)! What smoke (after every thing worth saving is burnt)! Is this whole earth a court-place of a tyrant.

#### 7. <u>स्भाषित</u>

श्रोत्रं श्रुतेनैव न कुंडलेन, दानेन पाणिर्न तु कंकणेन। विभाति कायः करुणापराणां, परोपकारैर्न तु चन्दनेन।।

Ears get beautified by listening to the knowledge passed on to us by our forefathers through oral tradition and not by wearing beautiful earrings. Hands get dignified by giving donations and not by wearing wrist bands and bangles.

Similarly, the personality of noble and righteous persons gets embellished through benevolent deeds done by them and not by merely applying sandalwood paste over their body.

#### 8. Inspirational short story-Breathing With No Air

A boy once asked a wise old man what the secret to success is. After listening to the boy's question, the wise man told the boy to meet him at the river in the morning and he would be given the answer there.

In the morning, the wise man and the boy began walking toward the river. They continued on into the river, past the point of the water covering their nose and mouth. At this time, the wise man ducked the boy into the water.

As he struggled to get out, the wise man continued to push him further down. The boy felt a fish slip by his leg and squirmed to get up even harder. The man eventually pulled the boy's head up so he could get air. The boy gasped as he inhaled a deep breath of air.

The wise man said, 'What were you fighting for when you were under water?" The boy replied, "Air!" The man said, "There you have the secret to success. When you want to gain success as much as you wanted air when you were under water, you will obtain it. That's the only secret."

#### The Moral:

Success starts with the desire to achieve something. If your motivation is weak, your results will follow suit. Think about what you desire the most in life and work towards getting it. Don't allow your environment or other people to influence the things that you truly want. Just because the fish swimming by is comfortable with being under water doesn't mean that you are.



# Cf-Activities & Wall of Gratitude



Cf Amrutha Bharath
Please give your name/your parent name
with PAN where ever applicable for
record purpose.
Whatsapp to 9886683697

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5TH,6TH &7TH FEBRUARY 2022

Little drops of water make the ocean.. Each contribution you make is significant and can change the life of many..



Knowledge has a Beginning, but no End

#### Cf - Kalam for Kalaam - WALL of GRATITUDE



January 2022

Your small Contribution will bring about a huge transformation





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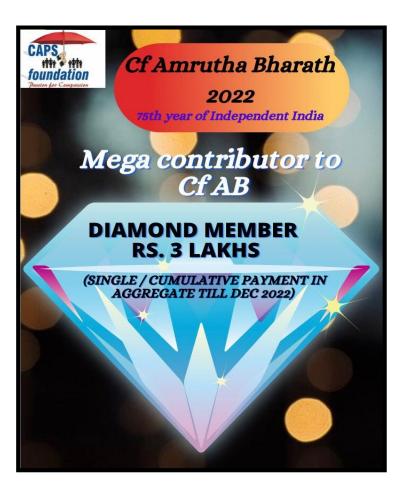
Vinodhini K Sudiksha

Thank You for bringing about a change in their lives



## Cf-Amrutha Bharath Contributors









When it rains look for rainbows. When it's dark look for stars.



"All topics are very interesting and inspiring and would regret for not reading the previous infomags." -Chetan.C

"Diverse topics are covered—Awesome." -Rahul

"Fantastic Initiative—Loved Creativity" -Hemant

"Very inspiring and insightful. Awesome!" -Sunil



# Thanks for reading



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